

EXHIBIT 8

1 DR. HUSSEIN HAMID HASSAN

2
3 UNITED STATES DISTRICT COURT

4 DISTRICT OF NEW YORK

5 03 MDL 1570 (GBD) ECF CASE

6 -----
7 In re Terrorist Attacks on September 11, 2001
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13 Videotaped Deposition of DR. HUSSEIN HAMID HASSAN, Volume 2,
14 taken by AILSA WILLIAMS, Certified Court Reporter, held at
15 the offices of Jones Day LLP, London, UK, on 2 August, 2017
16 at 8:30 am
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23

24 REPORTED BY: AILSA WILLIAMS

25 JOB NO: 127593

<p style="text-align: right;">Page 141</p> <p>1 DR. HUSSEIN HAMID HASSAN 2 A P P E A R A N C E S: 3 For the Plaintiff: 4 COZEN O'CONNOR 5 One Liberty Place 6 1650 Market Street 7 Philadelphia, PA 19103 8 BY: SEAN CARTER, ESQ. 9 10 11 12 MOTLEY RICE 13 28 Bridgeside Boulevard 14 Mount Pleasant, SC 29464 15 BY: ROBERT HAEFELE, ESQ. 16 17 18 19 20 21 22 23 24 25</p>	<p style="text-align: right;">Page 142</p> <p>1 DR. HUSSEIN HAMID HASSAN 2 Attorneys for the Defendants: 3 JONES DAY 4 51 Louisiana Avenue Northwest 5 Washington DC 20001 6 BY: STEVEN COTTREAU, ESQ. 7 RAYMOND JACKSON, ESQ. 8 9 10 11 12 ALSO PRESENT: 13 JUAN MORILLO: QUINN EMANUEL 14 COURT REPORTER: AILSA WILLIAMS 15 VIDEOGRAPHER: MANU ROSSI 16 17 18 19 20 21 22 23 24 25</p>
<p style="text-align: right;">Page 143</p> <p>1 DR. HUSSEIN HAMID HASSAN 2 I N D E X 3 HUSSEIN HAMID HASSAN (Cont.) 4 EXAMINATION BY MR. COTTREAU: Pg. 144 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p>	<p style="text-align: right;">Page 144</p> <p>1 DR. HUSSEIN HAMID HASSAN 2 THE VIDEOGRAPHER: This is the 3 continuation of the deposition of Dr. Hussein 4 Hamid Hassan, regarding the September 11, 2001 5 terrorist attack being held on 2 August, 2017, at 6 8:42. Please begin. 7 DR. HASSAN 8 Having been previously sworn, 9 Testified as follows: 10 EXAMINATION BY MR. COTTREAU: 11 MR. COTTREAU: Good morning, Mr. Hassan. 12 A. Good morning. 13 MR. COTTREAU: Thanks for joining. I am 14 happy to take a break at any time that you like 15 today. Just let me know if you need a break. 16 A. Thank you. 17 Q. Okay. And you understand you are 18 still here under oath to tell the truth, like you 19 were sworn in yesterday to do? 20 A. Yes. 21 Q. Will you tell the truth? 22 A. Yes. 23 Q. The whole truth? 24 A. Yes. 25 Q. And only the truth?</p>

<p style="text-align: right;">Page 145</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 A. Only the truth.</p> <p>3 Q. Do you understand English?</p> <p>4 A. Yes.</p> <p>5 Q. Do you have any formal training in</p> <p>6 English?</p> <p>7 A. I studied English in high schools</p> <p>8 and in United States.</p> <p>9 Q. Okay. If you don't understand any</p> <p>10 of my questions, just ask me and I am happy to</p> <p>11 rephrase.</p> <p>12 A. Thank you, sure.</p> <p>13 Q. Are there words that you don't</p> <p>14 understand in English? Are there words that you</p> <p>15 don't understand in English?</p> <p>16 A. Are there words?</p> <p>17 Q. Are there words that sometimes you</p> <p>18 have difficulty understanding?</p> <p>19 A. If I face it, I just ask you</p> <p>20 clarification.</p> <p>21 Q. Okay. I am going to be using some</p> <p>22 terms today. I just want to make sure that we are</p> <p>23 communicating. Sometimes I will be referring to</p> <p>24 Dubai Islamic Bank as "DIB". Will you understand</p> <p>25 me when I say "DIB"?</p>	<p style="text-align: right;">Page 146</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 A. Yes.</p> <p>3 Q. When I use the term today "Shariah</p> <p>4 Board", I am referring to DIB's Fatwa and Shariah</p> <p>5 Supervisory Board.</p> <p>6 A. Yes, this is the formal name.</p> <p>7 Q. How would you say what you have done</p> <p>8 for a living during your career?</p> <p>9 A. My aim for my life, from early days</p> <p>10 of my education, is to know the legal systems</p> <p>11 governing the world. I studied Islamic law in</p> <p>12 Al-Azrah, the Islamic august famous university.</p> <p>13 And I studied civil law in Cairo University Law</p> <p>14 School. And I studied the common law in the</p> <p>15 United States. Other than this, I was fond of</p> <p>16 economics and finance. I started studying finance</p> <p>17 and economics in Cairo University, because the law</p> <p>18 school of Cairo University it is mixed, law and</p> <p>19 economics. Before the faculty of economics was</p> <p>20 established in Cairo University, it was one, law</p> <p>21 and economics, one faculty, and therefore</p> <p>22 I started with the Islamic financing, Islamic</p> <p>23 banking from its inception. All my life was</p> <p>24 dedicated to follow the Islamic financing, Islamic</p> <p>25 banking. I was even volunteer, if someone asked</p>
<p style="text-align: right;">Page 147</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 me to write an article to prepare in structure, to</p> <p>3 do it even without being paid for that, because</p> <p>4 I love it.</p> <p>5 Q. All right. I want to try to talk</p> <p>6 about a lot of those things as we go through your</p> <p>7 deposition today. Maybe we could start just maybe</p> <p>8 at the end and then we will go to the beginning</p> <p>9 very quickly. How old are you?</p> <p>10 A. I completed 85 on 25 July.</p> <p>11 Q. You just turned 85?</p> <p>12 A. Yes.</p> <p>13 Q. What year did you graduate from high</p> <p>14 school?</p> <p>15 A. I graduated from high school '54,</p> <p>16 almost. '54. Because I graduated from the</p> <p>17 university in '59.</p> <p>18 Q. So you graduated from high school in</p> <p>19 1954?</p> <p>20 A. Yes.</p> <p>21 Q. You then went to university?</p> <p>22 A. I graduated from high school, the</p> <p>23 civil education, the Ministry of Education, and at</p> <p>24 the same time, simultaneously, graduated from high</p> <p>25 school of Al-Azhar Islamic education,</p>	<p style="text-align: right;">Page 148</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 simultaneously. Then I joined both universities</p> <p>3 at the same time in Cairo University and Al-Azhar</p> <p>4 university. I got a degree after 4 years from</p> <p>5 Cairo University in law and economics. I got</p> <p>6 a certificate called the license from Al-Azhar</p> <p>7 university. It is 4 years degree. After that</p> <p>8 I continued my masters degree in both universities</p> <p>9 simultaneously.</p> <p>10 When I got the chance, I got a scholarship to go</p> <p>11 and study in NYU. I lived in the United States where</p> <p>12 I studied in the International Institute of Comparative Law.</p> <p>13 Then I came back to continue in Al</p> <p>14 Azhar University. I got my PhD from Al Azhar University in</p> <p>15 Islamic law and jurisprudence.</p> <p>16 Q. Let's talk a little bit about the</p> <p>17 time that you spent at NYU. Does NYU refer to New</p> <p>18 York University?</p> <p>19 A. Yes, it is.</p> <p>20 Q. And where is NYU located?</p> <p>21 A. In Manhattan.</p> <p>22 Q. Did you live in Manhattan?</p> <p>23 A. No, I lived in Brooklyn.</p> <p>24 Q. Before you lived in Brooklyn, did</p> <p>25 you live in Manhattan?</p>

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1 DR. HUSSEIN HAMID HASSAN
 2 A. Yes I lived for almost one year in
 3 Haiden Hall.
 4 Q. Haiden Hall?
 5 A. Haiden Hall.
 6 Q. What is Haiden Hall?
 7 A. It is university residential
 8 building.
 9 Q. You lived in student housing?
 10 A. Yes.
 11 Q. At NYU?
 12 A. Yes.
 13 Q. After you lived in student housing
 14 at NYU for a year, where did you next live?
 15 A. In Brooklyn.
 16 Q. Do you remember where you lived in
 17 Brooklyn?
 18 A. 1964.
 19 Q. You lived in Brooklyn in 1964?
 20 A. 64, almost. I don't remember the
 21 date.
 22 Q. Do you remember the location that
 23 you lived in Brooklyn?
 24 A. Yes, I remember. I remember well.
 25 It is Warren Street, house 361.

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1 DR. HUSSEIN HAMID HASSAN
 2 Q. You lived in Warren Street in
 3 Brooklyn?
 4 A. Yes, in Brooklyn, yes.
 5 Q. Did you live with anyone else when
 6 you lived on Warren Street in Brooklyn?
 7 A. My wife and my son.
 8 Q. What was your son's name?
 9 A. Abdul Fatah.
 10 Q. Did you enjoy your time living in
 11 Manhattan in Brooklyn?
 12 A. Yes, really. The best days I lived
 13 in my life, me and my wife, really.
 14 Q. Why did you like it?
 15 A. I like it for many things. A new
 16 life for me, to come from Egyptian village to New
 17 York. And to deal with Americans, they are for
 18 me, in my opinion, they are open hearted people.
 19 They are very good. You can have friends even in
 20 2 hours time. I was invited every weekend to one
 21 of the officials of the university with my wife to
 22 spend weekend with them, every weekend. I was
 23 invited even by the President of the University
 24 one of the weekends. I mean, they are in my
 25 opinion -- that is why all members of my family

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 2 they want all of them to be Americans. This
 3 doesn't mean -- but this is one likes. It is
 4 something -- you feel it, and you want it. This
 5 is the case.
 6 Q. You mentioned your wife. Do you
 7 remain married to your wife?
 8 A. My wife's name is Om Kolthoom.
 9 Q. How long have you been married to
 10 Om Kolthoom?
 11 A. I married her in 1956.
 12 Q. Do you remain married to
 13 Om Kolthoom?
 14 A. Yes.
 15 Q. Do you have any children with your
 16 wife?
 17 A. 11.
 18 Q. All with Om Kolthoom?
 19 A. Om Kolthoom only.
 20 Q. Are any of your children married to
 21 American citizens?
 22 A. Yes.
 23 Q. How many of your children are
 24 married to American citizens?
 25 A. One.

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1 DR. HUSSEIN HAMID HASSAN
 2 Q. Who is that?
 3 A. Two. No. One, my son married to an
 4 American girl, and my daughter married to an
 5 American boy.
 6 Q. Do you have any grandchildren?
 7 A. Nine.
 8 Q. You have nine grandchildren?
 9 A. Yes.
 10 Q. Nine grandchildren who are American
 11 or nine grandchildren in total?
 12 A. No, nine grandchildren American.
 13 Nine are Americans, but I have others.
 14 Q. Do you know how many total
 15 grandchildren you have?
 16 A. 44.
 17 Q. 44?
 18 A. Yes.
 19 Q. And nine of your 44 grandchildren
 20 are American?
 21 A. Yes.
 22 Q. Did any of your children go to
 23 school in the United States?
 24 A. Yes.
 25 Q. How many of your children went to

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1 DR. HUSSEIN HAMID HASSAN
2 school in the United States?
3 A. Four.
4 Q. Did you encourage your children to
5 go to school in the United States?
6 A. Yes.
7 Q. Why?
8 A. Of course they should go for the
9 education, and the best way to go to education is
10 in the United States. People are striving to get
11 education in the United States. I have myself
12 tried to get education in the United States.
13 Q. Are you disappointed or embarrassed
14 in any way that you have so many American members
15 of your family?
16 A. No, I feel proud, of course.
17 Q. Why are you proud?
18 A. Yes, because I myself remember that
19 I got a lot of information, and I was open to a
20 new way of life. And I want my children, our
21 children to live in this atmosphere and this
22 society, of course. They will get -- everyone is
23 trying to get education in the United States, of
24 course.
25 Q. After you lived in New York, did you

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2 ever live again in the United States?
3 A. Yes, I did.
4 Q. Did you live outside of Chicago?
5 A. Yes, I did.
6 Q. When was that approximately?
7 A. I am not sure, but almost in between
8 1990 and 2000, something is like that.
9 Q. At some point in the 1990s --
10 A. Yes.
11 Q. -- you lived outside of Chicago?
12 A. Yes, I think so.
13 Q. Did you live there by yourself?
14 A. No, with my wife.
15 Q. Your wife and you lived together
16 outside of Chicago?
17 A. Yes.
18 Q. Why did you live outside of Chicago?
19 A. I was visiting a professor to teach
20 Islamic law course.
21 Q. You taught an Islamic law course in
22 the United States?
23 A. Yes.
24 Q. Have you traveled to the US besides
25 the times that you have lived in New York and

1 DR. HUSSEIN HAMID HASSAN
2 outside of Chicago?
3 A. Many times.
4 Q. Do you enjoy traveling to the United
5 States?
6 A. Yes, yes.
7 Q. Would you ever want to see the
8 United States harmed or attacked?
9 A. Of course no. Of course no.
10 Q. Let's return to your education.
11 After you lived in New York, and you went to NYU,
12 did you obtain any more degrees in your education?
13 A. Yes, I got a PhD from Al Azhar
14 university, and I joined Cairo University as
15 a teacher, then full Professor.
16 Q. I will come back to your work
17 history. I just want to finish out your
18 educational history. Do you have any honorary
19 degrees?
20 A. Yes, I have a PhD honorary degree.
21 Q. Is your honorary degree from Durham
22 University?
23 A. Yes.
24 Q. What is Durham University?
25 A. It is a UK university. It is

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2 a famous one, who offer Islamic finance, and they
3 have a center for Islamic finance.
4 Q. Is Durham University based in the UK
5 or Great Britain?
6 A. Yes.
7 Q. Are you proud of your honorary
8 degree?
9 A. Yes, I am.
10 Q. Why?
11 A. Because in the citation they said
12 they are granting me this degree because I am the
13 father of the Islamic financing. What means to
14 me, that Islamic financing is not only for
15 Muslims, it was recognized for humanity, and it is
16 a way of financing which means justice and
17 fairness, and another way open for humanity.
18 Anyone who wants to go that way, these new
19 products, new ideas, that is why most of the
20 leading conventional international banks, they are
21 doing Islamic financing now. Like HSBC,
22 Deutsche Bank, all of them, they are doing Islamic
23 banking.
24 Q. Okay, and I will come back to
25 Islamic banking and try to get your full

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1 DR. HUSSEIN HAMID HASSAN
 2 understanding of Islamic banking in a little
 3 while. Let's go back to your work history and try
 4 to give an overview of your career and understand
 5 it. What was your first job?
 6 A. Deputy Attorney General for the
 7 Government of Egypt.
 8 Q. What were your responsibilities as
 9 the Deputy Attorney General for the Government of
 10 Egypt?
 11 A. To represent the Government of Egypt
 12 in civil cases before courts.
 13 Q. You were a lawyer that worked for
 14 the Government?
 15 A. Worked as a lawyer.
 16 Q. After you were Deputy Attorney
 17 General for the Egyptian Government, what job did
 18 you next take?
 19 A. Teacher, in Cairo University.
 20 Q. Do you remain today a teacher at
 21 Cairo University?
 22 A. Yes, till now.
 23 Q. You are a college professor?
 24 MR. CARTER: Objection, form.
 25 Q. Are you a college professor or a law

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1 DR. HUSSEIN HAMID HASSAN
 2 teacher?
 3 A. Law teacher.
 4 Q. You mentioned Cairo University.
 5 Where is that based?
 6 A. In Cairo.
 7 Q. Let me ask it this way. In what
 8 country is Cairo?
 9 A. Egypt.
 10 Q. Is Cairo University a well known
 11 university?
 12 A. Yes, well known.
 13 Q. Over the course of your career, have
 14 you taken leave from Cairo University to do other
 15 things?
 16 A. Yes, many times.
 17 Q. Have you ever been asked by the
 18 Egyptian Government to take leave from Cairo
 19 University to help on other projects?
 20 A. Many times.
 21 Q. Can you give an overview of some of
 22 the projects that the Egyptian Government has
 23 asked you to help with?
 24 A. I was seconded by the Government of
 25 Egypt to kingdom of Libya at that time, before

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 2 Gaddafi, the King Idris, to establish high studies
 3 department, most regarded studies department.
 4 I established the high studies department for the
 5 Government of Libya in the days of Mohammed, King
 6 Mohammed Idris.
 7 After that I was seconded by the Egyptian
 8 Government to Saudi Government to establish the postgraduate
 9 studies for masters degree and PhD for Arabia.
 10 After that I was seconded by Egyptian government
 11 to establish the International Islamic University in
 12 Pakistan.
 13 After that I was seconded by the Egyptian
 14 Government to help the Kazakhstan Republic, to be adviser to
 15 the President, to prepare for them a constitution for the
 16 country and to help them establishing the new state. And
 17 some others, I don't remember. But most of my career I was
 18 seconded to help other countries.
 19 Q. And you mentioned several times that
 20 the Egyptian Government seconded you to various
 21 other governments. What does it mean to be
 22 "seconded"?
 23 A. Seconded means the President of
 24 Egypt deputed me, my services, lent my services to
 25 that Government, and I was paid by Egypt. I am

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1 DR. HUSSEIN HAMID HASSAN
 2 paid by Egypt but serve the other Government.
 3 Q. Is Cairo University a public
 4 university?
 5 A. Yes, it is.
 6 Q. It is run by the Egyptian
 7 Government?
 8 A. Yes.
 9 Q. During your time of working for
 10 these other governments, at the request of the
 11 Egyptian Government, the Egyptian Government, did
 12 it continue to pay your salary?
 13 A. Yes.
 14 Q. Are you an Islamic scholar?
 15 A. Yes, I am.
 16 Q. As an Islamic scholar are you the
 17 author of any articles or books?
 18 A. Yes, many.
 19 Q. Do you know how many?
 20 A. I don't remember even my articles,
 21 but more than 400 articles. I am issuing on all
 22 occasions articles, many, many articles. Even on
 23 music, art, drama, films, I have research papers.
 24 Q. Let's talk a little about your
 25 religion. What is your religion?

6 (Pages 157 to 160)

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A. Islam.

Q. What does the word "Islam" literally mean?

A. Peace.

Q. And do you believe Islam is a religion of peace?

A. Of course, I believe it.

Q. Why do you believe it?

A. Because it is a derivation -- in the Sunnah of the Prophet, it is clear that in many versions of the Koran, Islam is calling, inviting humanity for peace. This is well known to every -- not only scholars, a normal Muslims knows that Islam is peace, Islam is against violence, extremists. Even when it is not encouraging human rights, but Islam for 10 centuries back guaranteed animal rights. It was in the Sunnah of the Prophet that a lady looked at a cat until it dies, was admitted to hell. And the man who gave water for a thirsty dog, he was admitted to paradise, otherwise he was committed to hell. It means there is a list of animal rights and still in Cairo you have hospitals and trust only for animals.

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Q. You mentioned a couple of things in that answer, and I want to make sure that I understand them both, the Koran and the Sunnah.

Q. What is the Koran?

A. The Koran is the word of God revealed on his Prophet Mohammed to convey it to humanity.

Q. Is the Koran for Muslims similar to the bible for Christians?

A. Yes.

Q. What is the Sunnah?

A. Sunnah means the sayings, actions, approvals of the Prophet Mohammed.

Q. And what is, in Islam, the difference between God and Allah?

A. God and Allah is the same, but the name in Arabic Allah, and God is Allah.

Q. Allah just means God? Does Allah just mean God?

A. Yes.

Q. You also mentioned "Prophet" and "Mohammed". Can you explain those terms?

A. Prophet Mohammed is his name, original name before he became Prophet. After

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that he is a prophet, means a messenger of Allah sent to human beings. I mean his parents call him Mohammed, this is his name after he was born, but we say he is a messenger, after he was sent as a messenger.

Q. In the Islamic religion, who sent Mohammed as a messenger?

A. God.

Q. We have talked about your role as an Islamic scholar a little bit. Does Islamic mean the same thing as shariah?

A. Islamic law means shariah, and shariah means Islamic law.

Q. What is Islamic law?

A. Islamic law are the rules, regulations governing the people's activities, behaviors, revealed from Allah to his Prophet Mohammed. It means the source is from Allah, not human source.

Q. Let me ask it this way. As an Islamic scholar, do you believe that there are legal principles that come from the Islamic religion?

A. Yes.

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Q. Where do you find those legal principles? How do you learn what the legal principles are that come from the Islamic religion?

A. It is in the Koran and the Sunnah, and the interpretation of the Muslim jurist, who reached the degree of scholar.

Q. Are you a religious leader?

A. No, I am a lawyer. I am a Professor of Law. Law Professor, and I am lawyer.

Q. As a shariah scholar, have you studied Islam's position on violence?

A. Islam stands for peace in the real and the full sense. Islam hates violation in all its kinds, even, as I have written in my famous article, even at the days of the war, when an enemy attacks Muslim state, inside the Muslim land, the Prophet used to tell the Army, the official Army "Don't kill child. Don't kill church, it means ilba. Don't kill priest, these are religious people. Don't kill women. Don't kill civilians. Don't kill cow, camel. Don't destroy buildings." This was clear.

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In one event, it is known he found the lady nurse was nursing the enemy, the fighters, was killed. The Prophet asked "Who killed this, this lady is not fighting. Why you killed her?" And he banished the leader of the army. This I have written in my research paper, and I have mentioned this in front of the international forum, where all scholars of the Muslim world representatives are there in Mecca.

MR. HAEFELE: Objection, foundation and non-responsive. Move to strike.

MR. CARTER: Steve, since we are in between questions, I want to just make a broader objection. We had been told that the witness would be presented as a fact witness, with the potential that some testimony would be elicited with regard to the functions of shariah boards. As I understand the questioning that is occurring, he is being asked to broadly opine on areas of expertise with regard to Islam, and in particular his own views of whether or not Islam is a religion of peace, and related subjects. We have not been provided with any of his articles or books in advance of the testimony, so we are just objecting on that basis.

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MR. COTTREAU: I will reserve that debate for another time.

Have you studied Islamic views on violence?

A. Yes.

Q. And what is your view, after your studies, about Islam's view on violence?

MR. CARTER: Objection, foundation.

A. Islam does not permit, does not allow any kind of violence. It prohibits killing, hurting any human being, insulting any human being. This is well known as general rules of Islam, known not only to scholars but also to the normal people who know Islam.

Q. Do you have a view on how non-Muslims should be treated?

MR. CARTER: Objection, foundation.

A. Non-Muslims should be treated equally to Muslims. This I have written. I have on many occasions declared that brotherhood has been established by Allah in the Koran between all human beings, all human beings. And there is a verse in the Koran which says (Arabic), which means we all are sons of them, regardless of their

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religion, nationality, language, race, anything.

Q. Are you in favor of killing civilians?

A. No, not at all. I disagree with it. It is not allowed. To kill civilians, even non-Muslim civilians, is equal to kill a Muslim. No difference.

Q. Are you in favor of trying to forcibly spread Islam through violence?

A. Never. Allah said it clear in the Koran. In the Koran (Arabic). "No compulsion for religion." You can't enforce anyone to believe how, even how one imagines to enforce one to believe in heart, because Allah accept to believe in heart. How you enforce him by knife to believe in heart? It is a contradiction. It is impossible to enforce someone to believe in his heart. Allah accepts only heart, not to say, not to act, but in heart. It means this. To fight others or to pressurize them to accept some kind of belief or ideas, it is not acceptable to Islam. Islam declared 14 centuries back that there is a freedom of religion. Mohammed say the word, and whoever wants to believe, let him believe.

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Whosoever does not want to believe, let him not to believe. That is all.

MR. HAEFELE: Objection --

Q. You have mentioned freedom of religion. Do you believe in religion?

A. Yes, of course.

Q. Do you believe in the freedom of religion?

A. Yes. Non-Muslims lived 14 centuries in Islamic states, lived with Muslims. Till this day, nothing happened. Otherwise Muslims could have killed non-Muslims, and non-Muslims, they could kill the Muslims in their countries. Nothing happened. This happened only these days, this terrorism, this Daesh, it is something we should go to the roots of that. Why are the reasons?

Q. And the roots of what, what are you talking about?

A. Of terrorism. Why? It should be studied. It is not only military action. Military action is something else, yes, but it is not sufficient. Because these boys were not born terrorists. Why for 14 centuries nothing, and for

8 (Pages 165 to 168)

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1 DR. HUSSEIN HAMID HASSAN
2 a night, overnight? This short education is
3 responsible, media is responsible, Government is
4 responsible. Everything is responsible for that.
5 The whole world should find a real solution from
6 the roots, not only military action. We are
7 losing, you are losing, the world is losing
8 because of that.

9 MR. HAEFELE: Objection, foundation and
10 non-responsive. Move to strike.

11 Q. Are you upset that people are
12 committing terrorist acts in the world?

13 A. Of course. Of course.

14 Q. Are you disappointed that some
15 people commit terrorist acts in the name of Islam?

16 A. Of course. Of course.

17 MR. HAEFELE: Objection, form.

18 Q. Are you a political man?

19 A. No, I am not.

20 Q. Do you believe that Muslims and
21 non-Muslims should live in peace?

22 MR. HAEFELE: Objection, form.

23 A. Of course. Of course they should
24 live in peace. In Medina, the Prophet established
25 his estate in Medina. Medina used to have Jewish,

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1 DR. HUSSEIN HAMID HASSAN
2 and they lived together in peace. The Prophet
3 used to have a neighbor who is Jewish. When the
4 Prophet went to his house and he asked about the
5 child of a Jewish neighbor, he said: "Where is the
6 boy?" They said: "Mohammed, he is ill, the
7 child." Then the Prophet, before entering the
8 house knocked the door of his neighbor, Jewish,
9 and he went to see his son, because his son is
10 ill, and prayed for his health.

11 Also in the Khalifa, Omar, he used to find a Jew,
12 knock on the door of a Jew, begging from them. They asked
13 him: "Why do you do this?" He said: "My age, I am ill." He
14 said: "No, I am not asking you about the cause why you --
15 why you knock the door of Jew?" But I am telling you we,
16 the state, we Muslims, we are responsible for you. Why you
17 knock the door of a Jew, but come and Omar take him in his
18 hand to the Tritian, and he asked the man to give him
19 a salary sufficient for him and his family until forever.
20 I mean, it is misunderstood that non-Muslims are equal to
21 Muslims. They are souls. The Prophet used to find
22 (Arabic). Then he stands up and they told him "Prophet,
23 this is a Jew". He was very angry. He said: "Isn't it a
24 soul? Yes, it is equal."

25 MR. CARTER: Objection, foundation,

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2 non-responsive.

3 MR. HAEFELE: Move to strike.

4 MR. COTTREAU: Maybe I can just ask for
5 a simple answer. Do you believe that Muslims and
6 non-Muslims should live in peace together?

7 A. Yes.

8 MR. HAEFELE: Foundation.

9 MR. COTTREAU: What is the lack in
10 foundation on his belief?

11 MR. HAEFELE: I guess what I am
12 suggesting is that he is not here as a religious
13 scholar, as somebody who is speaking for what
14 Islam says. If you are asking him what his
15 personal belief is, which has absolutely no
16 relevance whatsoever, that is fine. I don't
17 object to you asking him that, but understanding
18 that our position will be that his view on it is
19 irrelevant.

20 MR. COTTREAU: Are you familiar with the
21 terrorist attacks of September 11, 2001?

22 A. Yes.

23 Q. Do you have an opinion on the
24 terrorist attacks of --

25 A. Yes.

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2 Q. I am sorry, if I could, just for the
3 court reporter's sake, if you can wait until
4 I finish the question.

5 Do you have an opinion on the terrorist attacks
6 of September 11, 2001?

7 A. Yes.

8 MR. CARTER: Objection, form.

9 MR. HAEFELE: Objection.

10 Q. Do you have a personal opinion about
11 whether it was a good thing that the terrorist
12 attacks of September 11, 2001 happened?

13 MR. HAEFELE: Objection, form.

14 A. It was the most criminal act
15 committed to innocent people.

16 Q. You believe that the terrorist
17 attacks of September 11 was a criminal act?

18 A. Criminal. The most criminal act.

19 Q. Most criminal act?

20 MR. CARTER: Objection.

21 A. I mean, if you have something more
22 than criminal act, it is crime against humanity,
23 against humanity. It should not be like a simple
24 criminal case or criminal act.

25 Q. Did anyone deserve to die as

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1 DR. HUSSEIN HAMID HASSAN
2 a result of the terrorist attacks of September 11,
3 2001?
4 A. No, no. No. No.
5 Q. I hate to ask you this question but
6 we are here today because the plaintiffs have
7 alleged that you and others at Dubai Islamic Bank
8 sought to bring about the terrorist attacks
9 of September 11, 2001. Did you in any way seek to
10 cause the terrorist attacks of 9/11?
11 MR. CARTER: Objection, form and
12 foundation.
13 A. Again?
14 Q. Did you in any way seek to cause the
15 terrorist attacks of 9/11?
16 A. Seek what?
17 MR. HAEFELE: Same objection.
18 Q. Let me ask it this way.
19 A. Yes.
20 Q. We are here today?
21 A. Yes.
22 Q. Because the plaintiffs have alleged
23 that Dubai Islamic Bank, where you have worked,
24 tried to cause the terrorist attacks of 9/11. Did
25 you in any way try to cause terrorist attacks,

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1 DR. HUSSEIN HAMID HASSAN
2 Q. Have you ever tried to help Alqaeda
3 in any way?
4 A. No.
5 Q. From what you have read in the
6 media, do you believe that Alqaeda is a terrorist
7 group?
8 A. Yes.
9 Q. Why do you believe that?
10 A. Because if the news, the media,
11 repeatedly, many times all over the world, then
12 this leads anyone to believe that this is true,
13 that Alqaeda is terrorist organization. I have
14 reason to believe it. I have reason to believe
15 it, because this is repeated many times, many
16 occasions. Then, one should -- we are living in
17 the world, and one has good reason to believe that
18 Alqaeda is a terrorist organization.
19 Q. From what you have read in the
20 media, what is your opinion about Alqaeda
21 committing terrorist attacks?
22 MR. CARTER: Objection.
23 A. They are criminals. They are
24 criminals.
25 Q. Some terrorists believe that

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1 DR. HUSSEIN HAMID HASSAN
2 including the terrorist attacks of 9/11?
3 A. Never.
4 MR. CARTER: Objection, form and
5 foundation.
6 A. Never. This is against my religion,
7 against values, human values, against all
8 religions, all values.
9 MR. HAEFELE: Objection, non-responsive
10 move to strike.
11 Q. Are you familiar with an
12 organization called Alqaeda?
13 A. I heard about it in media. This is
14 well known for everybody now, that there is this
15 terrorist organization.
16 Q. Other than what you have read in the
17 media, do you have any other knowledge about
18 Alqaeda?
19 A. No.
20 Q. Have you ever met with people that
21 you knew to be members of Alqaeda?
22 A. No.
23 Q. Have you ever conspired with anybody
24 that you knew was a member of Alqaeda?
25 A. No.

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1 DR. HUSSEIN HAMID HASSAN
2 civilians deserve to die. Do you agree with that?
3 MR. CARTER: Objection, foundation.
4 A. No.
5 Q. Why don't you agree that some
6 terrorists believe that -- let me ask it this way,
7 Dr. Hassan. Why don't you believe that civilians
8 deserve to die at the hands of terrorists?
9 A. Because Islam does not allow to
10 touch, to kill, to harm any civilians, even at the
11 time of the war.
12 Q. Have you heard of a group called the
13 Taliban?
14 A. Yes, I have.
15 Q. Have you ever sought to help the
16 Taliban?
17 A. No.
18 Q. Do you support the Taliban?
19 A. No.
20 MR. COTTREAU: Could we take a break?
21 MR. CARTER: Sure.
22 THE VIDEOGRAPHER: Going off the record
23 at 9:26.
24 (A short break)
25 THE VIDEOGRAPHER: Going back on the

10 (Pages 173 to 176)

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1 DR. HUSSEIN HAMID HASSAN
2 record at 9:47.

3 MR. CARTER: Steve, before we go back to
4 questioning, we want to state for the record our
5 objection to the scope of the testimony that is
6 being solicited today. When we spoke to the court
7 about this deposition on April 21, you had
8 indicated to Judge Netburn that it would
9 principally be about what the Shariah Board
10 actually does, and that it would be a very simple
11 deposition. We were not apprized at any point
12 that Dr. Hassan would be presented as an expert in
13 Islamic scholarship on a broad range of issues in
14 Islam, including his views on violence and other
15 subjects. We haven't been provided with as much
16 as a c.v for Dr. Hassan, much less any of his own
17 writings. So we are objecting to all of that
18 testimony and, in addition, we are reserving our
19 right to request that he be brought back after we
20 have been provided with the appropriate materials,
21 to the extent that any of this testimony should
22 even be permitted.

23 MR. HAEFELE: To be clear, we asked
24 multiple times for a delineation of scope of what
25 his testimony would be, and that statement before

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2 the judge is what we relied on.

3 MR. COTTREAU: I will just say that
4 I told you that one of the topics of this
5 deposition were going to be the allegations that
6 you made in your two motions to compel, filed
7 in July, 2015, and I don't think any of the
8 testimony that has been elicited today has not
9 been about the allegations you made in your motion
10 to compel. You injected these issues, we did not.

11 MR. CARTER: Steve, just in response to
12 that, I just reiterate that whether the issues
13 have been interjected, the question of whether
14 a witness can be called as a fact witness and then
15 presented to provide expansive expert testimony on
16 incredibly complicated issues of religion and
17 other subject matters is an entirely separate
18 issue, and we object to all of the testimony that
19 is in the form of expert testimony on Islamic
20 scholarship.

21 MR. COTTREAU: We can reserve all of
22 these issues for another day.

23 Dr. Hassan, what is Dubai Islamic Bank?

24 A. It is a bank, but its activities are
25 based on participation between the bank and its

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1 DR. HUSSEIN HAMID HASSAN
2 clients in profits and losses and justice,
3 fairness and equality are not based on interest.
4 The Islamic bank is not giving interest to its
5 depositors. It is not taking interest from its
6 clients who are seeking finance. Just to give --

7 Q. Dr. Hassan, if I could just ask
8 this. Where is Dubai Islamic Bank based?

9 A. In Dubai, in Emirate of Dubai.

10 Q. Is Dubai in the United Arab
11 Emirates?

12 A. Yes.

13 Q. Do you hold a position with Dubai
14 Islamic Bank?

15 A. Yes.

16 Q. What is that position?

17 A. Chairman of the Shariah Board of
18 Fatwa and Supervision.

19 Q. Are you the Chairman of Dubai
20 Islamic Bank's Fatwa and Shariah Supervisory
21 Board?

22 MR. HAEFELE: Object to the form.

23 A. Yes.

24 Q. I am going to refer to DIB's Fatwa
25 and Shariah Supervisory Board as "Shariah Board",

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1 DR. HUSSEIN HAMID HASSAN
2 okay?

3 A. Yes.

4 Q. When did you become the Chairman of
5 Dubai Islamic Bank's Fatwa and Shariah Supervisory
6 Board?

7 MR. HAEFELE: Objection, form.

8 A. In 1998.

9 MR. COTTREAU: I am sorry, if I can hold
10 on one second. You made a form objection. What
11 was the form objection?

12 MR. HAEFELE: It is leading.

13 MR. COTTREAU: You believe the question
14 "when did you become the Chairman of Dubai Islamic
15 Bank's Fatwa and Shariah Supervisory Board" is
16 leading?

17 MR. HAEFELE: Yes, because he testified
18 that he was the Chairman of the Supervisory Board
19 of Fatwa and Supervision. You were feeding him
20 a portion of the answer to the question.

21 MR. COTTREAU: There is nothing leading
22 about that question, Mr. Haeefe.

23 MR. HAEFELE: Okay. All right, I would
24 say it mischaracterizes his testimony.

25 MR. COTTREAU: That was not your

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2 objection and it is too late.

3 MR. HAEFELE: No, there is no other
4 question pending.

5 MR. COTTREAU: Have you served
6 continuously as the Chairman of DIB's Shariah
7 Board since 1998?

8 A. Yes.

9 Q. Prior to becoming Chairman of Dubai
10 Islamic Bank's Shariah Board, did you have any
11 other roles at Dubai Islamic Bank?

12 A. No.

13 Q. Prior to becoming Chairman of Dubai
14 Islamic Bank's Shariah Board, did you ever give
15 any training to Dubai Islamic Bank employees?

16 A. Yes.

17 Q. When did you provide training to
18 Dubai Islamic Bank employees?

19 A. I may recall. Around 1976/77.

20 Q. Do you recall what you trained
21 employees about in 1976 or 1977?

22 A. Again?

23 Q. Do you recall the topics on which
24 you trained employees in 1976 or 1977?

25 A. It was how to train the new

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1 DR. HUSSEIN HAMID HASSAN
2 employees of the bank, who are coming from
3 conventional finance, conventional banking
4 background, how to do Islamic banking.

5 Q. Does Islamic banking have financial
6 products that they offer to customers?

7 A. Yes.

8 Q. Is one of the products that an
9 Islamic bank offers to customers a checking
10 account or current account?

11 A. Yes.

12 Q. Were you paid to do the training for
13 Dubai Islamic Bank in approximately 1976 or 1977?

14 A. No.

15 Q. Why did you do it?

16 A. Because this is my mission. I am
17 interested theoretically before in Islamic
18 financing and its institutions, and this was the
19 first serious attempt to implement the theory,
20 I believe, that a bank doing all banking
21 activities, but with a participation in profit and
22 loss, not on interest basis.

23 Q. Thank you. I will come back to the
24 issue of Islamic banking and its features in a few
25 moments, but I want to make sure I fully

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1 DR. HUSSEIN HAMID HASSAN
2 understand what your role was at Dubai Islamic
3 Bank. For how many days did you conduct training
4 approximately, in 1976 or 1977, for Dubai Islamic
5 Bank?

6 A. As I recall, maybe three days.

7 Q. Where did the training take place?

8 A. In the building of the bank.

9 Q. In what city is the building of the
10 bank, at which you performed training?

11 A. In Dubai.

12 Q. Did you have any other role or
13 relationship with Dubai Islamic Bank between 1976
14 and 1998?

15 A. I was appointed as the sole
16 arbitrator in a case between the bank and one of
17 its customers.

18 Q. What is an arbitrator?

19 A. A person to decide the case,
20 a dispute between the bank and the customer.

21 Q. Who selected you as an arbitrator in
22 the dispute between the bank and its customer?

23 A. Both, bank and the customer. Both
24 agreed to make me sole arbitrator.

25 Q. In approximately what year did you

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1 DR. HUSSEIN HAMID HASSAN
2 serve as the sole arbitrator in a dispute between
3 Dubai Islamic Bank and one of its customers?

4 A. Again, please?

5 Q. In approximately what year did you
6 serve as the sole arbitrator in a dispute between
7 Dubai Islamic Bank and one of its customers?

8 A. I don't exactly remember, but
9 I think something like '78/79, as I recall.

10 Q. When were you asked to take the job
11 as the Chairman of Dubai Islamic Bank's Shariah
12 Board?

13 A. In 1998.

14 Q. Why did you take the job as the
15 Chairman of Dubai Islamic Bank's Shariah Board in
16 approximately 1998?

17 A. Because this is my topic --

18 MR. HAEFELE: Objection, foundation.

19 A. -- and of course, for the first time
20 for me to practice what I have carried,
21 researched, and it was a very interesting job to
22 be Chairman of the Shariah Board of the first
23 bank, Islamic bank, to practice what I believe in.

24 MR. COTTREAU: Thank you. Mr. Haefele,
25 your objections have now become disruptive. This

12 (Pages 181 to 184)

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1 DR. HUSSEIN HAMID HASSAN
2 deposition .
3 MR. HAEFELE: No --
4 MR. COTTREAU: -- I am going to speak
5 first --
6 MR. HAEFELE: No, can I just say I am
7 reading your question back and I am withdrawing my
8 last question, last objection. I thought it was
9 a different question to what I am reading.
10 I withdraw the last objection. To be clear
11 I thought you asked him why he was asked, but now
12 I see you asked him what his view was. I withdraw
13 the objection. Okay.
14 MR. COTTREAU: Okay.
15 MR. HAEFELE: I am entitled to object.
16 MR. COTTREAU: Your objections are now
17 disrupting a clean transcript, because you are not
18 making a timely objection, and by your own
19 admission making baseless objections.
20 MR. HAEFELE: No. As I am reading it
21 I am realizing that it was a different question
22 than what I heard. If you want that, then I would
23 ask you to maybe mention to the witness that he
24 should allow time for objections to be made, if
25 you want a clean transcript.

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2 and to share the loss if any. This is from one
3 side. When the bank utilize these deposits, the
4 bank finance its customers, not on the basis of
5 lending/borrowing, no. No such contract of law.
6 No lending, no borrowing. But on the same
7 principle of participation. Let's say you have
8 a project, you carried a feasibility study, and
9 you want to establish this project but you don't
10 have funds. You go to an Islamic bank. The
11 Islamic bank will enter into participation with
12 you, will provide you with the capital of the
13 project, with the finance, on the condition that
14 if you get profit it will be distributed between
15 the bank and the customer. If there is a loss,
16 the bank will lose its financing, its principal
17 capital, and the customer will lose only its
18 fault, its work. It means, we used to say, that
19 Islamic banking is risk sharing and not risk
20 shifting, while if you go to a conventional bank,
21 just to make it clear, the conventional bank will
22 give you a loan with interest, and you should
23 return the loan with the interest. Even if you
24 lose in your project, you bear the risk alone, the
25 loss' alone and the bank should get the profit in

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1 DR. HUSSEIN HAMID HASSAN
2 MR. COTTREAU: Dr. Hassan, what is
3 Islamic banking?
4 A. Islamic banking is banking, as we
5 know, commercial or conventional banking, except
6 that Islamic bankings is based on some principles.
7 The most important of these principles is that
8 instead of dealing with interest it is based on
9 participation in profit and loss, and justice,
10 fairness, equality, and such valuable principles.
11 Q. I want to take each of the
12 principles that you just mentioned that are
13 primary features of Islamic banking, one by one.
14 Is an Islamic bank allowed to charge its customers
15 interest?
16 A. No.
17 Q. How does it work then, if a customer
18 comes to a bank and would like to purchase, say,
19 a home?
20 A. When the bank receive depositors,
21 and they want to invest, to open investment
22 account or saving, saving account, the bank is not
23 giving them interest, but the bank invests their
24 deposits with the shareholders' capital, equity,
25 and then agree to distribute the profit, if any,

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1 DR. HUSSEIN HAMID HASSAN
2 all cases. This is Islamic banking in short, but
3 there are many other things.
4 MR. HAEFELE: Objection, non-responsive.
5 Move to strike.
6 Q. Is Islamic banking the same as
7 shariah banking?
8 A. Yes.
9 Q. And what is shariah?
10 A. Shariah means Islamic law, revealed
11 from God to his Prophet Mohammed, to convey it to
12 its followers.
13 Q. The prohibition of charging
14 customers interest in Islamic finance that you
15 mentioned, does that prohibition come from shariah
16 law?
17 A. Yes.
18 Q. You mentioned a couple of other
19 principles that were features of Islamic banking
20 one of which was fairness. How does that
21 principle play in Islamic banking?
22 A. Yes, fairness, for example,
23 according to Islamic finance, you can't sell what
24 you don't own. Before you sell any asset, you
25 should have title, you should have possession.

13 (Pages 185 to 188)

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2 That means that short to say, for example, in the
3 conventional banking is not allowed under shariah,
4 because to get price or to sell something which
5 you don't own is not justice, is not fair. If you
6 just buy something and pay price while the seller
7 is not able to deliver it to you, because he has
8 no possession of this thing, this is called
9 fairness and justice. If you give price you
10 should get the subject of the sale. If you lease
11 an asset, if there is a total loss of the asset,
12 rent should stop, because rent is for use. Total
13 loss means that a contract terminates. It
14 terminates. No interest, no rent is to be paid.
15 Just I am giving examples. But it is a set of
16 code of justice, ethics, should be done in Islamic
17 financing.

18 Q. In Islamic banking, is an Islamic
19 bank allowed to overcharge customers?

20 A. No.

21 Q. Is overcharging customers prohibited
22 by Islamic law?

23 MR. CARTER: Objection, form.

24 A. Yes.

25 Q. Under Islamic law, can an Islamic

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2 bank hide facts from its customers that are
3 relevant to transactions?

4 A. Again, again?

5 Q. Sure. Under Islamic law, can an
6 Islamic bank hide facts from its customers?

7 A. No. It is deceit and it is
8 prohibited.

9 Q. Besides the prohibition on interest
10 and the concepts that you have mentioned of
11 justice, fairness and equality, are there any
12 other primary features of Islamic banking?

13 A. As I said, the most important
14 feature is, as I said, the risk sharing, and not
15 risk shifting, because this is the most important
16 principle. We, in Islamic financing, consider it
17 injustice just for the human being's values if you
18 think and you have a project, and you want to
19 finance it, if you seek finance with interest,
20 means the whole cost and risk will be borne by
21 you, while you have ideas good to develop the
22 country, but you don't have money, but Islamic
23 banking considers your thinking, your idea, your
24 knowledge, your act is equal, humanly equal to any
25 capital.

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2 MR. HAEFELE: Objection, non-responsive.
3 Move to strike.

4 Q. As I understand your testimony then,
5 the most important features in your opinion of
6 Islamic banking is that it prohibits interest,
7 that it requires risk sharing and not risk
8 shifting and that it has to promote justice,
9 fairness and equality. Is that accurate?

10 MR. CARTER: Objection, form.

11 A. Yes.

12 Q. What is the role of a Shariah Board
13 in Islamic finance?

14 A. The role is to make sure that the
15 cases referred to it or submitted to it is decided
16 giving shariah opinions, which are consistent with
17 Islamic law.

18 Q. Let's talk about Dubai Islamic Bank
19 Shariah Board for a few minutes.

20 A. Yes.

21 Q. During your tenure and your time at
22 Dubai Islamic Bank Shariah Board, did you and your
23 fellow Board members have to review all new
24 contracts that Dubai Islamic Bank was going to be
25 entering into with its customers?

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2 A. Again?

3 Q. Sure. During your time at Dubai
4 Islamic Bank, did you have to look at all new
5 contracts that the bank was going to be entering
6 into with customers?

7 A. No.

8 Q. What contracts did you have to look
9 at?

10 A. All kinds of financing contracts.
11 We approve a contract, not in specific names or
12 specific customers, but forms. We approve forms,
13 specie contracts and then for the bank to apply.

14 Q. Does the bank have contracts with
15 its customers who have checking accounts?

16 A. Yes.

17 Q. Did you have to apply -- let me ask
18 it this way and start again.

19 Did you have to approve the form of the
20 contract that Dubai Islamic Bank would have with
21 its checking account customers?

22 A. Yes.

23 Q. When you approve contracts that
24 Dubai Islamic Bank is going to enter into with
25 customers, do you issue a written opinion, as the

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1 DR. HUSSEIN HAMID HASSAN
2 Board?
3 A. Yes.
4 Q. Is there a name for the written
5 opinion on whether the bank can issue a contract
6 or not?
7 A. Again?
8 Q. Let me ask it this way. What is
9 a fatwa, as that term is used at Dubai Islamic
10 Bank?
11 A. Islamic law opinion on a case
12 submitted to the Shariah Board.
13 Q. Is the Islamic law opinion on cases
14 submitted to Dubai Islamic Bank Shariah Board in
15 writing?
16 A. In writing?
17 Q. Do you and your fellow Board members
18 collectively draft fatwas or Islamic law opinions
19 at Dubai Islamic Bank?
20 A. Yes.
21 Q. In reviewing contracts at Dubai
22 Islamic Bank, do you sometimes reject them as not
23 being fair to the customer?
24 A. Yes.
25 Q. Do you sometimes reject contracts

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2 during your review at Dubai Islamic Bank because
3 they are not transparent to the customer?
4 MR. CARTER: Objection, form.
5 A. Yes.
6 Q. Do you know whose idea it was to
7 start Dubai Islamic Bank?
8 A. What?
9 Q. Do you know whose idea it was to
10 start Dubai Islamic Bank?
11 MR. CARTER: Objection, foundation.
12 A. Sheikh Sayeed Lootah.
13 Q. Who is Sheikh Sayeed Lootah?
14 A. He is a businessman, Emirati
15 national, and he is a learned man.
16 Q. He is a real what?
17 A. Learned man, a learned man.
18 Q. Learned?
19 A. Learned man.
20 Q. Does that mean educated?
21 A. It means that he is aware, involved
22 with Islamic financing, Islamic banking, that
23 interest is prohibited, so some alternative should
24 be done. To think of that means he is not normal
25 businessman, he is someone who is learned. I mean

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2 educated but by nature, I mean, in the school of
3 society, not in university.
4 Q. Did Mr. Lootah have to receive
5 permission from the Dubai Government to start
6 Dubai Islamic Bank?
7 MR. CARTER: Objection, foundation.
8 A. Yes, he got ordinance.
9 Q. He received an ordinance?
10 A. Yes.
11 Q. What do you mean by an ordinance?
12 A. Ordinance means order, decreed by
13 Sheikh Rashed, the then governor of Dubai.
14 Q. Have you ever seen a copy of that
15 decree?
16 A. I have seen it.
17 Q. Did Sheikh Rashed or anyone related
18 to Sheikh Rashed ever tell you about his signing
19 of the decree?
20 A. Again?
21 Q. How do you know that besides having
22 seen -- let me ask it again and start again.
23 Besides having seen a copy of the decree, do you
24 have any other knowledge about how the bank was founded and
25 approved by the Government?

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1 DR. HUSSEIN HAMID HASSAN
2 MR. CARTER: Objection, form.
3 A. I remember in one meeting that
4 Sheikh Mohammed Rashed himself talked about his
5 father, who when Sheikh Saeed Lootah came to him
6 to get this permission, this decree, and his
7 father gave the decree.
8 Q. Since your involvement with Dubai
9 Islamic Bank, beginning with training in
10 approximately 1976 or 1977, have you had
11 interactions with Sheikh Saeed Lootah?
12 A. No.
13 Q. What have been your interactions
14 with Sheikh Saeed Lootah over the years?
15 MR. CARTER: Objection.
16 Q. Let me ask it this way. Have you
17 ever met Sheikh Saeed Lootah?
18 A. Yes, we met.
19 Q. How many times?
20 A. I don't remember, but in common --
21 not individually, but in common meetings.
22 Q. Do you know approximately how many
23 times you have been in meetings with Sheikh Saeed
24 Lootah?
25 A. No, I don't recall how many times.

15 (Pages 193 to 196)

<p style="text-align: right;">Page 197</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 Q. Would it be many meetings?</p> <p>3 MR. CARTER: Objection.</p> <p>4 A. Yes.</p> <p>5 Q. Have you met many times with Sheikh</p> <p>6 Saeed Lootah?</p> <p>7 MR. HAEFELE: Objection.</p> <p>8 A. Yes.</p> <p>9 Q. In your experience, has Sheikh Saeed</p> <p>10 Lootah been honest?</p> <p>11 MR. CARTER: Objection, foundation.</p> <p>12 A. I believe he is honest.</p> <p>13 Q. In all of your interactions with</p> <p>14 Sheikh Saeed Lootah, did you ever hear Mr. Lootah</p> <p>15 advocate any radical version of Islam?</p> <p>16 MR. CARTER: Objection, form.</p> <p>17 A. No.</p> <p>18 Q. In all of your experience in meeting</p> <p>19 with Sheikh Saeed Lootah, did you ever hear</p> <p>20 Mr. Lootah say anything to support terrorism?</p> <p>21 A. No.</p> <p>22 Q. In all of your interactions with</p> <p>23 Sheikh Saeed Lootah, did you ever hear Mr. Lootah</p> <p>24 support any violence?</p> <p>25 A. No.</p>	<p style="text-align: right;">Page 198</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 Q. Has anyone ever told you at any time</p> <p>3 in your career that Dubai Islamic Bank wanted to</p> <p>4 promote terrorism?</p> <p>5 A. No.</p> <p>6 Q. Has anybody ever told you in all of</p> <p>7 your career that Dubai Islamic Bank should help</p> <p>8 terrorists?</p> <p>9 A. No.</p> <p>10 Q. When Dubai Islamic Bank was founded,</p> <p>11 in approximately 1975, to your knowledge, was it</p> <p>12 the only Islamic bank in the world?</p> <p>13 MR. CARTER: Objection, form,</p> <p>14 foundation.</p> <p>15 A. Yes.</p> <p>16 Q. When you conducted training at Dubai</p> <p>17 Islamic Bank, in approximately 1976 or 1977, was</p> <p>18 Dubai Islamic Bank the only Islamic bank in the</p> <p>19 world, to your knowledge?</p> <p>20 A. Yes, but before Dubai Islamic Bank</p> <p>21 there was an attempt by an Egyptian person, banker</p> <p>22 called Mohamed Al Nagar. Mohamed Al Nagar studied</p> <p>23 PhD in Germany, and he studied cooperative</p> <p>24 banking, which is almost similar to Islamic</p> <p>25 banking, operating not on interest basis but on</p>
<p style="text-align: right;">Page 199</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 participation basis. When he came back -- he</p> <p>3 married a German lady -- when he came back to</p> <p>4 Egypt he tried to establish an Islamic bank in</p> <p>5 Egypt, and he did. Before 2 years or 3 years,</p> <p>6 I am not sure, he could establish a bank, but</p> <p>7 after that his attempt has failed.</p> <p>8 Q. Was Professor Al Nagar's attempt to</p> <p>9 establish an Islamic bank the first attempt that</p> <p>10 you are aware of?</p> <p>11 A. Yes.</p> <p>12 Q. Had Professor Al Nagar's attempt to</p> <p>13 establish an Islamic bank failed by the time that</p> <p>14 Dubai Islamic Bank began its operations?</p> <p>15 A. No, Al Nagar before, started before.</p> <p>16 Q. You mentioned German cooperative</p> <p>17 banking. What is German cooperative banking?</p> <p>18 MR. CARTER: Objection, foundation.</p> <p>19 Q. Can I ask my question again. You</p> <p>20 mentioned German cooperative banking. Do you know</p> <p>21 what German cooperative banking is?</p> <p>22 A. Yes, I know.</p> <p>23 Q. Can you tell me what German</p> <p>24 cooperative banking is?</p> <p>25 A. Yes. Corporation, members of this</p>	<p style="text-align: right;">Page 200</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 corporation, they deposit their money, they invest</p> <p>3 it collectively. If any one of them has</p> <p>4 a project, he can get finance with some fees and</p> <p>5 to put it -- to give it to the fund, and no profit</p> <p>6 to be distributed outside the members of the</p> <p>7 cooperative banking. It means this group, they</p> <p>8 get finance, they get profit, and they bear risk.</p> <p>9 This is cooperative.</p> <p>10 MR. CARTER: Objection, foundation.</p> <p>11 Q. How did you learn that Dr. Al</p> <p>12 Nagar's attempt to establish an Islamic bank was</p> <p>13 inspired by German cooperative banking?</p> <p>14 A. He himself told me this.</p> <p>15 Q. Other than Professor Al Nagar's</p> <p>16 attempt to establish an Islamic bank, is Dubai</p> <p>17 Islamic Bank the first Islamic bank that you are</p> <p>18 aware of after Al Nagar's attempt?</p> <p>19 A. Yes.</p> <p>20 Q. You have testified you have spent</p> <p>21 almost two decades working as the Chairman of</p> <p>22 Dubai Islamic Bank's Shariah Board. Are you proud</p> <p>23 to have been affiliated with Dubai Islamic Bank?</p> <p>24 A. Again?</p> <p>25 Q. Are you proud to have been</p>

<p style="text-align: right;">Page 201</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 affiliated with Dubai Islamic Bank?</p> <p>3 A. Yes, I am proud.</p> <p>4 Q. Why?</p> <p>5 A. Because this is the leading Islamic</p> <p>6 bank and the activities of this bank and the new</p> <p>7 products, innovations has been spread all over the</p> <p>8 world, and now there are hundreds of Islamic banks</p> <p>9 and Islamic financial institutions. Even the</p> <p>10 leading international conventional banks, they are</p> <p>11 practicing Islamic financing, like HSBC,</p> <p>12 Deutsche Bank. I myself am a consultant to</p> <p>13 Deutsche Bank.</p> <p>14 Q. Does Deutsche Bank have a shariah</p> <p>15 compliant financing department?</p> <p>16 A. Yes.</p> <p>17 Q. What role do you play at</p> <p>18 Deutsche Bank?</p> <p>19 A. Two roles. I am consultant to the</p> <p>20 international Deutsche Bank, and also I am</p> <p>21 Chairman of the Shariah Board of Deutsche Bank in</p> <p>22 Malaysia, in Kuala Lumpur.</p> <p>23 Q. Is Deutsche Bank a German bank?</p> <p>24 A. Yes.</p> <p>25 Q. Has Dubai Islamic Bank grown in size</p>	<p style="text-align: right;">Page 202</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 since you conducted your training in 1976 or 1977?</p> <p>3 A. Again, the question?</p> <p>4 Q. Has Dubai Islamic Bank grown in size</p> <p>5 since you trained bank employees in 1976 or 1977?</p> <p>6 A. Role inside?</p> <p>7 Q. Let me ask it this way. Is Dubai</p> <p>8 Islamic Bank bigger today than it was in 1976 or</p> <p>9 1977?</p> <p>10 A. Of course. Of course. Now, many</p> <p>11 branches, inside and outside.</p> <p>12 Q. Inside and outside of what?</p> <p>13 A. UAE.</p> <p>14 Q. Does Dubai Islamic Bank have</p> <p>15 branches throughout the country of the United Arab</p> <p>16 Emirates?</p> <p>17 A. It is not branches in the sense of</p> <p>18 branches, but the bank is shareholder in many</p> <p>19 banks outside.</p> <p>20 Q. Let me ask it this way, to make sure</p> <p>21 we are communicating. Does Dubai Islamic Bank</p> <p>22 operate different branches throughout the United</p> <p>23 Arab Emirates?</p> <p>24 A. Not branches, but shareholders --</p> <p>25 sometimes the bank has a majority shareholding in</p>
<p style="text-align: right;">Page 203</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 some banks, foreign banks.</p> <p>3 Q. Let me ask it this way. Does Dubai</p> <p>4 Islamic Bank have offices throughout the United</p> <p>5 Arab Emirates, where customers can come and</p> <p>6 conduct banking transactions?</p> <p>7 A. Yes.</p> <p>8 Q. We have been talking about the</p> <p>9 United Arab Emirates. Have you ever heard anyone</p> <p>10 at the bank say that the United Arab Emirates</p> <p>11 should be an enemy of the United States?</p> <p>12 A. No.</p> <p>13 Q. Have you ever heard anyone at the</p> <p>14 bank suggest that Dubai Islamic Bank should do</p> <p>15 anything to hurt the United States?</p> <p>16 A. No.</p> <p>17 Q. Has Dubai Islamic Bank played a role</p> <p>18 in expanding Islamic finance?</p> <p>19 A. Yes.</p> <p>20 Q. What is that role?</p> <p>21 A. As a leading bank, started the</p> <p>22 Islamic financing, and it was followed by hundreds</p> <p>23 of Islamic banks and financial institutions to</p> <p>24 imitate the Dubai Islamic Bank. It was a leader.</p> <p>25 Q. Do you know how many other Islamic</p>	<p style="text-align: right;">Page 204</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 banks have been founded after the founding of</p> <p>3 Dubai Islamic Bank?</p> <p>4 A. Many. I can't enumerate, but IDB is</p> <p>5 an Islamic development bank. Arabic Banks,</p> <p>6 Emirate banks. Many, many banks all over the</p> <p>7 world.</p> <p>8 Q. Have you served as the Chairman of</p> <p>9 shariah boards for other Islamic banks besides</p> <p>10 Dubai Islamic Bank?</p> <p>11 A. Yes.</p> <p>12 Q. How many different Islamic banks or</p> <p>13 Islamic financial institutions have you served as</p> <p>14 the Chairman for -- let me start this question</p> <p>15 again. Let me ask it this way.</p> <p>16 For how many different financial</p> <p>17 institutions have you served as a Shariah Board</p> <p>18 Chairman?</p> <p>19 A. At one time, I may serve at one time</p> <p>20 around 20/25 Islamic banks and financial</p> <p>21 institutions. But during my life or since</p> <p>22 I joined Dubai Islamic Bank, until now, maybe more</p> <p>23 than this, because I served as a Chairman of</p> <p>24 Shariah Board of some banks, but I left and</p> <p>25 I served for new banks. What it means is that</p>

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1 DR. HUSSEIN HAMID HASSAN
2 sometimes I leave a bank and I join a new bank.
3 But I can say that almost at one time I served as
4 a Chairman for almost 20/25 banks and financial
5 institutions, like insurance companies, Dubai
6 financial market, yes.

7 Q. So simultaneously at one time in
8 your career you served on 20 to 25 different
9 shariah boards for financial institutions?

10 A. Yes. Again?

11 Q. If you can just pause after my
12 question, so that we can make sure the court
13 reporter gets everything down.

14 The most simultaneous number of financial
15 institution that you have served as the Chairman of
16 a Shariah Board for is approximately 20 to 25, if
17 I understand your answer?

18 MR. CARTER: Objection, form.

19 A. I think Dubai Islamic Bank.

20 Q. Let me ask it this way, in light of
21 the objection. If I understand your testimony,
22 you served for 20 to 25 different shariah boards
23 for financial institutions at the same time?

24 MR. CARTER: Objection, form.

25 A. Yes.

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1 DR. HUSSEIN HAMID HASSAN

2 Q. At some point in your career since
3 you joined Dubai Islamic Bank, you have served for
4 20 to 25 shariah boards?

5 MR. CARTER: Objection, form.

6 A. Yes.

7 Q. But you have worked for more than 20
8 to 25 different institutions over the course of
9 your career?

10 MR. CARTER: Objection, form.

11 A. Yes.

12 Q. Is Islamic banking just for Muslims?

13 A. No, not at all. Islamic banking is
14 carrying activities of normal banks, commercial
15 banks. It is a bank. It is a bank. If you go to
16 Islamic bank, the Islamic bank is doing the same
17 activities, receiving deposits, opening accounts,
18 financing its customers, the same, like any
19 conventional bank, except that the Islamic bank is
20 doing its activities based on participation, as
21 I said, justice, equality, fairness, and not on
22 interest basis. That is the only difference.

23 Q. Can non-Muslims be customers of an
24 Islamic bank?

25 A. Yes, many. Not only customers.

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1 DR. HUSSEIN HAMID HASSAN
2 Non-Muslims are employees of Islamic banks. In
3 UAE there is COO, non-Muslim American was COO of
4 Islamic bank.

5 MR. COTTREAU: Can we take a break?

6 MR. CARTER: Sure.

7 THE VIDEOGRAPHER: This is the end of
8 tape one in the video deposition of Dr. Hassan.
9 Going off the record at 10:33.

10 (A short break)

11 THE VIDEOGRAPHER: This is the beginning
12 of tape two in the video deposition of Dr. Hussein
13 Hamid Hassan. Going back on the record at 10:56.

14 MR. COTTREAU: Dr. Hassan, I want to try
15 to understand the role of the Shariah Board at
16 Dubai Islamic Bank in a little bit more detail.
17 When was your first meeting on the Shariah Board
18 at Dubai Islamic Bank?

19 A. We were appointed in 1998, but the
20 first meeting -- I think in December we were
21 appointed. I think the first meeting was in the
22 beginning of 1999.

23 Q. Has there been any period of time
24 between 1999 and today that you have not been the
25 Chairman of Dubai Islamic Bank's Shariah Board?

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1 DR. HUSSEIN HAMID HASSAN

2 A. Almost I attended all meetings,
3 except I remember sometimes I was admitted to
4 hospital, and I missed the meeting.

5 Q. Did you do anything to figure out
6 what happened at Dubai Islamic Bank's Shariah
7 Board meetings that you missed?

8 A. Yes. I read the minutes and the
9 minutes submitted as item of the agenda of the
10 next meeting.

11 Q. How long does a Shariah Board
12 meeting last approximately?

13 A. Again.

14 Q. How long does a Shariah Board
15 meeting last approximately?

16 A. I think from 4 to 5 hours.

17 Q. Do you do anything in advance of the
18 meeting to prepare for the meeting?

19 A. Of course. The agenda items should
20 be distributed to the members of the Board 15 days
21 before the meeting. Then we read the materials,
22 contracts and all the information, and come well
23 prepared to discuss.

24 Q. Are you compensated for this
25 preparation and attendance of a Shariah Board

18 (Pages 205 to 208)

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1 DR. HUSSEIN HAMID HASSAN

2 meeting?

3 A. Yes, we are compensated per meeting,
4 including the preparation of the items before the
5 meeting.

6 Q. Do you recall in 1998 approximately
7 what your compensation was for each meeting,
8 including the preparation work?

9 A. Yes.

10 Q. What was that?

11 A. It was \$1,000.

12 Q. Do you know whether \$1,000 per
13 meeting is high or low, compared to other shariah
14 institutions?

15 MR. CARTER: Objection, foundation.

16 A. No, it was common, but less than
17 many other Islamic banks.

18 Q. Do you know what a shariah audit is?

19 A. Shariah audit means a department in
20 the Islamic bank to examine the executed
21 transactions, contracts, agreements, to make sure
22 if these transactions and agreements has been
23 executed according to shariah principles and fatwa
24 and decisions of the Shariah Board. If they have
25 any observation, they will report it to the

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1 DR. HUSSEIN HAMID HASSAN

2 Shariah Board.

3 Q. Does Dubai Islamic Bank conduct
4 shariah audits?

5 A. Yes, the bank has shariah audits.

6 Q. Does the Shariah Board supervise the
7 shariah audits at Dubai Islamic Bank?

8 A. From the technical, yes, because the
9 audit reports technically to the Shariah Board,
10 but administratively they are employees of the
11 bank, they report to the management.

12 Q. Does the Shariah Board review the
13 shariah audits at Dubai Islamic Bank?

14 A. Again, please?

15 Q. Does the Shariah Board review the
16 shariah audits at Dubai Islamic Bank?

17 A. Yes.

18 Q. Does the Shariah Board at Dubai
19 Islamic Bank prepare reports to the shareholders
20 of the bank?

21 A. Yes.

22 Q. What are those reports?

23 A. Annual report to be submitted to the
24 shareholders' annual meeting through the Board of
25 Directors, to summarize the whole work of Shariah

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1 DR. HUSSEIN HAMID HASSAN
2 Board, the cases submitted to the Shariah Board,
3 if Shariah Board observations that the management
4 is listening, implementing, obeying the decision
5 and fatwa of Shariah Board, or otherwise.

6 Q. What are the proper topics of
7 a Shariah Board fatwa at a financial institution?

8 MR. CARTER: Objection.

9 A. Fatwa means legal opinion, but
10 Islamic legal opinion, on a matter submitted to
11 the Shariah Board from any department of the bank
12 seeking shariah Islamic law opinion. We give our
13 opinion.

14 Q. Did any of the Shariah Board fatwas
15 at Dubai Islamic Bank address political issues?

16 A. Never.

17 Q. Did any of the Shariah Board fatwas
18 at Dubai Islamic Bank seek to promote terrorism?

19 A. No. This is not the business of a
20 bank. Islamic bank is a bank, doing banking
21 business, not more at all, only banking business,
22 like any bank in the world.

23 MR. HAEFELE: Objection, non-responsive
24 after "no". Move to strike.

25 Q. Did any of the fatwas issued by

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1 DR. HUSSEIN HAMID HASSAN

2 Dubai Islamic Bank Shariah Board promote violence?

3 A. No.

4 Q. Did any of the fatwas issued by
5 Dubai Islamic Bank's Shariah Board seek to help
6 any member of Al Qaeda?

7 A. No.

8 MR. CARTER: Steve, could you just
9 clarify this is during his tenure, or clarify that
10 he has read all of them.

11 Q. Sure. How are you familiar with the
12 work of Dubai Islamic Bank's Shariah Board?

13 A. I am the Chairman. The agenda when
14 prepared, I have a look. If there is any subject
15 not included, I give instruction to be included.
16 Then, I present the case of the agenda to the
17 members and we start discussion. I ask them one
18 by one their opinion on the cases submitted before
19 them, and they listen to their opinions, and by
20 majority decision is taken and we record it, and
21 at the end this will be a draft, at the end we sit
22 together and we make a fair copy and sign it.

23 Q. You sign the final copy?

24 A. Yes.

25 Q. Since you were appointed Chairman of

19 (Pages 209 to 212)

1 DR. HUSSEIN HAMID HASSAN
2 Dubai Islamic Bank Shariah Board, in 1998, do you
3 believe that you have a good understanding of
4 everything that has happened at Dubai Islamic
5 Bank's Shariah Board?

6 A. I have no reason to think that Dubai
7 Islamic Bank is doing something against Islamic
8 rules, Islamic principles.

9 MR. CARTER: Objection, non-responsive.

10 Q. Let me ask this, because I am not
11 sure you understood my question.

12 Since you became the Chairman of DIB's Shariah
13 Board, in 1998, do you think you, either through your
14 participation or your review of the minutes, have a good
15 understanding of everything that has happened at a Shariah
16 Board meeting at Dubai Islamic Bank?

17 A. Again, please, the question?

18 Q. Do you think you have had a good
19 understanding of everything that has happened at
20 Dubai Islamic Bank's Shariah Board since you were
21 appointed Chairman in 1998?

22 A. If you reframe it, please?

23 Q. I appreciate it. Let me just ask it
24 this way.

25 A. I am sorry.

1 DR. HUSSEIN HAMID HASSAN

2 Q. How many meetings of the Shariah
3 Board since you were appointed Chairman in 1998 do
4 you think you have missed?

5 A. A few, if I am ill.

6 Q. In the few instances where you may
7 have been ill and missed a meeting of Dubai
8 Islamic Bank's Shariah Board, did you read the
9 minutes of what happened at those meetings?

10 A. For sure.

11 Q. Do you think you missed any
12 meetings, from 1998 through the end of 2001, of
13 Dubai Islamic Bank's Shariah Board?

14 A. If I am ill.

15 Q. You are not sure?

16 A. I am not sure, of course.

17 Q. We have talked about an unfamiliar
18 concept to many people today, fatwas?

19 A. Fatwa.

20 Q. I think you have said -- maybe you
21 could just answer again. What is a fatwa?

22 A. Fatwa is Islamic law opinion.

23 Q. In the context of your work at Dubai
24 Islamic Bank, what topics have you addressed in
25 fatwas?

1 DR. HUSSEIN HAMID HASSAN

2 A. Islamic finance, transactions,
3 agreements, contracts, new products, innovations,
4 all in the field of finance.

5 Q. Is a fatwa a declaration of war?

6 MR. CARTER: Objection.

7 A. No, not at all. Banks are not for
8 that.

9 Q. Does the Shariah Board at Dubai
10 Islamic Bank have any role in selecting which
11 customers the bank will do business with?

12 A. No, not at all.

13 Q. Does the Shariah Board pick or
14 recommend customers for the bank?

15 A. Never.

16 Q. Does the Shariah Board review the
17 list of customers at the bank?

18 A. No.

19 Q. Under Shariah law should Dubai
20 Islamic Bank treat men and women customers
21 different?

22 A. Yes -- different? No, not at all.
23 Islam does not differentiate.

24 Q. In your experience, does Dubai
25 Islamic Bank have a political agenda?

1 DR. HUSSEIN HAMID HASSAN

2 A. Never.

3 MR. CARTER: Objection, foundation.

4 A. Never.

5 Q. In your experience, does Dubai
6 Islamic Bank seek to hurt non-Muslims?

7 MR. CARTER: Objection, foundation.

8 A. No.

9 Q. In your experience, does Dubai
10 Islamic Bank seek to promote a radical agenda?

11 A. No.

12 Q. What is zakat?

13 A. Zakat is one pillar of Islam, on
14 individuals to pay two and a half percent of their
15 wealth. It means the principal plus the profit
16 every year. It is imposed on every Muslim
17 individuals. It is not imposed on organizations
18 or legal entities. It is only individuals, but in
19 some companies, some Islamic banks, the
20 shareholders in their Articles of Association,
21 they authorize the company to pay part of their
22 zakat on their behalf. It means the shareholders
23 pays zakat for the capital and they authorize the
24 bank to pay zakat for that portion of the retained
25 profit, I mean undistributed profit invested in

<p style="text-align: right;">Page 217</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 the bank, and the bank paid zakat on their behalf.</p> <p>3 Q. Is zakat similar to charity? Is it</p> <p>4 a form of charity?</p> <p>5 A. You can say obligatory charity. It</p> <p>6 is like a pillar of Islam. Every Muslim should</p> <p>7 pay zakat.</p> <p>8 Q. Is it permissible to pay zakat to</p> <p>9 promote violence under shariah law?</p> <p>10 A. No.</p> <p>11 MR. CARTER: Objection, foundation.</p> <p>12 Q. In your view, zakat funds should be</p> <p>13 paid to help whom?</p> <p>14 A. To?</p> <p>15 Q. In your view, who should benefit</p> <p>16 from the payment of zakat?</p> <p>17 A. Needy, poor people. Only to be paid</p> <p>18 for needy people, poor people.</p> <p>19 Q. You mentioned that the obligation of</p> <p>20 zakat is 2.5 percent. Is that 2.5 percent per</p> <p>21 year?</p> <p>22 A. Yes.</p> <p>23 Q. Are Muslims obligated to pay zakat</p> <p>24 every year?</p> <p>25 A. Yes.</p>	<p style="text-align: right;">Page 218</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 Q. Do you report to the shareholders as</p> <p>3 a Shariah Board about the payment of zakat on</p> <p>4 behalf of the shareholders?</p> <p>5 MR. CARTER: Objection, foundation.</p> <p>6 A. Yes.</p> <p>7 Q. Let me ask it this way. As Chairman</p> <p>8 of DIB Shariah Board, do you have a role in</p> <p>9 reporting the payment of zakat?</p> <p>10 A. No, not at all.</p> <p>11 MR. CARTER: Objection.</p> <p>12 Q. Let me ask it this way, because</p> <p>13 I want to make sure we are communicating.</p> <p>14 In your annual report to the</p> <p>15 shareholders, does the Shariah Board address the</p> <p>16 topic of zakat?</p> <p>17 A. Again?</p> <p>18 Q. In the annual reports that Dubai</p> <p>19 Islamic Bank Shariah Board submits to</p> <p>20 shareholders, do those reports contain information</p> <p>21 about the payment of zakat?</p> <p>22 A. No. The report submitted to the</p> <p>23 shareholders is general, that the bank, the</p> <p>24 management, Board of Directors, the management is</p> <p>25 in accordance with shariah, and we are satisfied</p>
<p style="text-align: right;">Page 219</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 that they are following our fatwa in common terms,</p> <p>3 not in details. It is one page almost.</p> <p>4 Q. To your knowledge, has any member of</p> <p>5 the DIB Shariah Board ever been involved in</p> <p>6 selecting the recipients of zakat paid by Dubai</p> <p>7 Islamic Bank?</p> <p>8 A. No.</p> <p>9 Q. Dr. Hassan, where do you live?</p> <p>10 A. I live in Cairo.</p> <p>11 Q. I want to talk a little bit about</p> <p>12 the Shariah Board department. Is the Shariah</p> <p>13 Department different from the Shariah Board?</p> <p>14 A. Yes.</p> <p>15 Q. Let me ask it this way and start</p> <p>16 again.</p> <p>17 As the Chairman of Dubai Islamic Bank's</p> <p>18 Shariah Board, do you work closely with the</p> <p>19 Shariah Department?</p> <p>20 MR. CARTER: Objection, foundation.</p> <p>21 A. Again?</p> <p>22 Q. Do you work closely with Dubai</p> <p>23 Islamic Bank Shariah Department?</p> <p>24 MR. CARTER: Objection, foundation.</p> <p>25 A. Shariah Department is serving as the</p>	<p style="text-align: right;">Page 220</p> <p>1 DR. HUSSEIN HAMID HASSAN</p> <p>2 department which prepares cases to be submitted to</p> <p>3 the Shariah Board. They are serving the Shariah</p> <p>4 Board.</p> <p>5 Q. When did the Shariah Department at</p> <p>6 Dubai Islamic Bank start?</p> <p>7 A. I am not sure when exactly but</p> <p>8 a long time back. At the beginning it was not</p> <p>9 a fully-fledged department, it was maybe one or</p> <p>10 two persons, I remember, if I remember, just</p> <p>11 helping the Shariah Board. I remember there were</p> <p>12 maybe two persons. But, by the passage of time,</p> <p>13 it became three, four, and after that they started</p> <p>14 having audit employees to audit, but I think not</p> <p>15 very far that this department became</p> <p>16 fully-fledged, as you say, and a strong,</p> <p>17 independent Shariah Department.</p> <p>18 Q. When you say initially the Shariah</p> <p>19 Department consisted of one or two employees, what</p> <p>20 period of time are you referring to?</p> <p>21 A. I am talking about 1998.</p> <p>22 Q. Do you know when the department</p> <p>23 became a "full-fledged", in your words,</p> <p>24 department?</p> <p>25 A. I don't remember the date but not</p>

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1 DR. HUSSEIN HAMID HASSAN
2 very -- I think maybe around 10, 11, 12 years,
3 almost like that.
4 Q. 10, 11, 12 years ago?
5 A. Ago, yes.
6 Q. So you believe the Shariah
7 Department became a full-fledged department?
8 A. Yes.
9 Q. In maybe approximately 2005 to 2007?
10 MR. CARTER: Object to the form.
11 A. I am not -- I don't remember dates.
12 My memory for dates is not very strong.
13 Q. Pretty good for 85.
14 A. Yes, but I mean for dates, but for
15 others it is okay, I am still working. Very good.
16 Q. Why do you still work at Dubai
17 Islamic Bank after almost two decades?
18 A. Because work is life. I will work
19 until -- I am still Professor at Cairo University.
20 I have my PhD students, 500 students. Work is
21 life. Why not? The day I stay at home -- I mean
22 it is better to go to grave, yes.
23 Q. Do you still teach at Cairo
24 University?
25 A. Yes, I still teach and supervise

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1 DR. HUSSEIN HAMID HASSAN
2 students.
3 Q. What is the last course that you
4 taught at Cairo University?
5 A. What?
6 Q. What was the last course that you
7 taught at Cairo University?
8 A. 2 weeks back, before I came to
9 London, immediately.
10 Q. What topics did you did teach?
11 A. I am teaching Islamic, Islamic
12 finance and its instruments. This is one subject.
13 The other subject is Islamic financial bonds,
14 sukuk, Islamic financial bonds. I recommended
15 these two subjects to Cairo University for the
16 first time in the history of the university.
17 Q. You referred to Islamic financial
18 instruments. What are those Islamic financial
19 instruments?
20 A. It means structured investment
21 products. We call them sukuk. It means bonds,
22 Islamic bonds, shariah compliant bonds. This
23 topic is a new one. I prepared a law for each
24 also, for this sukuk, and I am teaching the same,
25 the same Islamic financial instruments and also

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1 DR. HUSSEIN HAMID HASSAN
2 I am trying to implement this because I am the
3 Chairman of the Shariah Board of Dubai financial
4 market, and I am also implementing the Islamic
5 financial instruments, which means the investment
6 certificates sukuk, bonds, like that.
7 Q. Have you ever advised the Egyptian
8 Government?
9 A. Again?
10 Q. Have you ever served as an adviser
11 to the Egyptian Government?
12 A. Yes, I was adviser to the Egyptian
13 Parliament.
14 Q. When were you an adviser to the
15 Egyptian Parliament?
16 A. I think near 1978, maybe '78/79,
17 almost. The laws were to be given to me to have
18 a look and to comment my opinion before the law is
19 going to be discussed in Parliament.
20 Q. You mentioned earlier that you
21 studied civil law?
22 A. Yes.
23 Q. What is civil law?
24 A. Civil law means the laws related to
25 the family of Roman law. I mean by civil law the

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1 DR. HUSSEIN HAMID HASSAN
2 laws of the family of the Roman law. I mean
3 all -- most of European laws and some Asian,
4 some -- I mean which are not common law. We have
5 Islamic law and common law and civil law. Civil
6 law means, in my terminology, Roman law, Latin
7 law, and we have from Latin law German law,
8 Italian, this, this, this, many, many laws, come
9 near or far from the original Latin law origin.
10 Q. Turning back to the Dubai Islamic
11 Bank Shariah Board, how often does the Shariah
12 Board report to shareholders?
13 MR. CARTER: Objection.
14 A. Annually.
15 Q. I want to talk about your fellow
16 Shariah Board members at Dubai Islamic Bank. Do
17 you have any role in selecting the fellow Board
18 members of Dubai Islamic Bank Shariah Board?
19 A. Not at all.
20 Q. Who do you believe selects the
21 members of Dubai Islamic Bank Shariah Board?
22 A. Again?
23 Q. Who do you believe selects the
24 members of Dubai Islamic Bank's Shariah Board?
25 A. Board of Directors.

22 (Pages 221 to 224)

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1 DR. HUSSEIN HAMID HASSAN

2 Q. Have you been involved in any of the
3 Board Directors' meetings where they have
4 discussed the selection of a Shariah Board member?

5 A. No.

6 Q. Who has the power, in your
7 experience, to remove or at least initiate the
8 removal of a Shariah Board member?

9 MR. CARTER: Objection, form.

10 A. The Board of Directors, after taking
11 some procedures.

12 Q. Have you ever been involved in any
13 discussions with the Board of Directors about
14 whether to remove a Shariah Board member?

15 A. No.

16 Q. As part of your duties on the
17 Shariah Board, do you meet with customers?

18 A. No, never.

19 MR. COTTREAU: Shall we take a break?

20 MR. CARTER: Sure.

21 THE VIDEOGRAPHER: Going off the record
22 at 11:26.

23 (A short break)

24 THE VIDEOGRAPHER: Back on the record at
25 11:52.

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1 DR. HUSSEIN HAMID HASSAN

2 MR. COTTREAU: Dr. Hassan, I want to
3 just come back to one topic to make sure that
4 I understood you, and I realize that English is
5 not your first language.

6 Does the Shariah Board annual report
7 address the topic of zakat?

8 MR. CARTER: Objection, foundation.

9 A. Only to the extent that zakat has
10 been dealt with according to the Islamic
11 principles and the Shariah fatwa, that is all,
12 without any figures, without any details, nothing,
13 without any reference to distribution. That is
14 all.

15 Q. Did you know a man named Abdullah
16 Azzam?

17 A. Yes.

18 Q. Who is Abdullah Azzam?

19 A. Ex-teacher of the International
20 Islamic University, Islamabad, who was seconded,
21 which means deputed, by King Abdul Aziz
22 University, Saudi Arabia, paid by King Abdullah
23 Aziz University.

24 Q. What was your role at the
25 International Islamic University?

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1 DR. HUSSEIN HAMID HASSAN

2 A. I was Vice Chancellor. The
3 Chancellor was the President of Pakistan.

4 Q. How did you become the Vice
5 Chancellor of International Islamic University?

6 MR. CARTER: Objection, ambiguous.

7 A. The President of Pakistan requested
8 the President of Egypt to second my services to
9 Pakistan to establish the International Islamic
10 University. The Egyptian President agreed to
11 second my services to this university. I was paid
12 by Egyptian Government.

13 Q. And when you use the word "second",
14 as you testified earlier, I think you mean lent?

15 MR. CARTER: Objection, form.

16 A. Lent, you can say deputed, means the
17 Egyptian Government asked me to go to serve and to
18 be paid by the Egyptian Government, not by
19 Pakistan or by the International Islamic
20 University.

21 Q. Did you ever teach any classes with
22 Abdullah Azzam?

23 A. No.

24 Q. Did Abdullah Azzam ever have any job
25 with Dubai Islamic Bank?

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1 DR. HUSSEIN HAMID HASSAN

2 A. No.

3 Q. Did you ever read Abdullah Azzam's
4 book "Defense of Muslim Lands"?

5 A. No.

6 Q. Did you ever tell Abdullah Azzam
7 that you ever agreed with any of his ideas?

8 A. No.

9 Q. Did you ever endorse any of Abdullah
10 Azzam's writings or thoughts?

11 A. Never.

12 MR. CARTER: Objection, foundation.

13 Q. Let me ask it again, and if you can
14 just pause.

15 Did you ever endorse or approve of any of Abdullah
16 Azzam's writings or thoughts?

17 A. No.

18 Q. Have you ever endorsed or approved
19 of any concept of offensive Jihad?

20 A. No.

21 Q. Have you ever endorsed the thought
22 that Muslims should attack others?

23 A. No.

24 Q. Do you believe Muslims should attack
25 non-Muslims?

23 (Pages 225 to 228)

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1 DR. HUSSEIN HAMID HASSAN
2 A. No.
3 Q. Do you believe that others should
4 help Muslims attack non-Muslims?
5 A. No.
6 Q. Do you know a man named Sheikh
7 Yusef al-Qaradawi?
8 A. Yes.
9 Q. How do you know Sheikh Yusef
10 al-Qaradawi?
11 A. He is a famous scholar. He is
12 Egyptian.
13 Q. Has Sheikh Yusef al-Qaradawi ever
14 had any job or other role at Dubai Islamic Bank?
15 A. No.
16 Q. Have you ever read any of Sheikh
17 Yusef al-Qaradawi's writings related to acts of
18 violence?
19 A. No.
20 Q. Have you ever read any of Sheikh
21 Yusef al-Qaradawi's writings related to the
22 killing of American soldiers?
23 A. No.
24 Q. Do you agree with the view that --
25 A. Not before this preparation I mean.

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1 DR. HUSSEIN HAMID HASSAN
2 Q. Other than in the last -- let's say
3 this.
4 Other than in 2017, in preparation for your
5 testimony today --
6 A. Yes.
7 Q. -- I am sorry, if you could just not
8 interrupt for one second because our court
9 reporter has to try to type us both down.
10 A. Sure.
11 Q. Other than in your preparation for
12 your deposition today, in 2017, have you ever
13 reviewed any of Sheikh Yusef al-Qaradawi's
14 writings related to acts of violence?
15 A. No.
16 Q. Prior to 2017, and your
17 participation in this case, have you ever heard
18 that Sheikh Yusef al-Qaradawi supported violence?
19 A. No.
20 Q. Do you agree that Muslims killed
21 fighting American forces are martyrs?
22 A. No.
23 Q. Do you agree that Muslims are
24 justified in killing because Americans are
25 invading troops?

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1 DR. HUSSEIN HAMID HASSAN
2 MR. CARTER: Objection.
3 A. No.
4 Q. Do you agree that Americans have
5 invaded the Middle East?
6 MR. CARTER: Objection.
7 A. No.
8 MR. CARTER: Steve, can you just clarify
9 that he is expressing his personal views?
10 MR. COTTREAU: That is why I am asking
11 him does he agree.
12 MR. CARTER: I just want to be clear, he
13 is not expressing as a scholar.
14 MR. COTTREAU: He is expressing his own
15 view.
16 In your experience at Dubai Islamic
17 Bank, has -- let me start again.
18 In your experience at Dubai Islamic
19 Bank, has Sheikh Yusef al-Qaradawi's views on
20 violence had any influence on Dubai Islamic Bank's
21 banking operations?
22 MR. CARTER: Objection.
23 A. No.
24 Q. Turning to a third gentleman now, do
25 you know a man named Ajeel Jaseem Al Nashmi?

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1 DR. HUSSEIN HAMID HASSAN
2 A. Yes.
3 Q. How do you know Ajeel Jaseem Al
4 Nashmi?
5 A. He is an ex-member of the Shariah
6 Board of Dubai Islamic Bank.
7 Q. Did you serve with Ajeel Jaseem Al
8 Nashmi on the Shariah Board of Dubai Islamic Bank?
9 A. Yes.
10 Q. For the entire time that Ajeel
11 Jaseem Al Nashmi served on Dubai Islamic Bank,
12 were you the Chairman?
13 A. Yes.
14 Q. Did you ever discuss with Ajeel
15 Jaseem Al Nashmi his views on Islamic finance
16 outside of board meetings?
17 A. No.
18 Q. Did you ever discuss in any context
19 Ajeel Jaseem Al Nashmi's views on martyrdom?
20 A. No.
21 Q. Were you ever aware of Ajeel Jaseem
22 Al Nashmi's views on martyrdom, prior to your
23 preparation for today in 2017?
24 A. No.
25 Q. Prior to your preparation for today,

24 (Pages 229 to 232)

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1 DR. HUSSEIN HAMID HASSAN
2 in 2017, were you ever aware of Ajeel Jaseem Al
3 Nashmi's views on violence?

4 A. No.

5 Q. In your view is it permissible under
6 Islam to be a suicide bomber?

7 A. No.

8 Q. In your view do you agree that
9 Muslims should use violence to establish an
10 Islamic state?

11 A. No.

12 Q. In your view should Muslims give
13 zakat to people who commit acts of violence?

14 A. No.

15 Q. If you found out while you were
16 serving with Ajeel Jaseem Al Nashmi that he was
17 writing in favor of violence, what would you have
18 done?

19 A. I would have informed, reported to
20 the management of the bank, to remove him, and if
21 the management is not taking action, I will have
22 reported to the Government, because this is
23 against not only shariah and Islamic law, but
24 against the law of the country.

25 Q. Do you know of a Dr. Ali Muhyiddin

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1 DR. HUSSEIN HAMID HASSAN
2 Al Qaradaghi?

3 A. Yes.

4 Q. Who is Dr. Ali Muhyiddin Al
5 Qaradaghi?

6 A. He was ex-member of the Shariah
7 Board of the Dubai Islamic Bank.

8 Q. During the entire time that
9 Dr. Qaradaghi was on the Shariah Board of Dubai
10 Islamic Bank, were you the Chairman?

11 A. Yes.

12 Q. While you served with Dr. Al
13 Qaradaghi on Dubai Islamic Bank's Shariah Board,
14 did you ever hear him make any statements in favor
15 of violence or Jihad?

16 A. No.

17 Q. While you served with Dr. Al
18 Qaradaghi on the Dubai Islamic Bank Shariah Board,
19 did you ever read any statements by Dr. Qaradaghi
20 advocating violence or Jihad?

21 A. No.

22 Q. Do you agree that Jihad in Palestine
23 is the greatest Jihad?

24 A. No.

25 Q. Do you agree that it is a great

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1 DR. HUSSEIN HAMID HASSAN
2 honor to perform Jihad in Palestine?

3 A. No.

4 Q. Did Dr. Qaradaghi ever tell you he
5 supported Jihad in Palestine?

6 A. Again?

7 Q. Did Dr. Qaradaghi ever tell you that
8 he supported Jihad in Palestine?

9 A. No.

10 Q. If you had found out while you were
11 serving with Dr. Al Qaradaghi on the Dubai Islamic
12 Bank Shariah Board that he supported violent
13 Jihad, what would you have done?

14 A. I would have reported to the
15 management of the bank, asking them to take
16 action. If they are not taking action, I would
17 have reported to the Government of Dubai.

18 Q. Why?

19 A. Because it is against Islam. Number
20 two, it is against the law of the country. If it
21 came to my notice, it is my obligation,
22 Islamically, and as living in Dubai, to defend the
23 country.

24 Q. While you were serving with Mr. Al
25 Nashmi and Dr. Qaradaghi on Dubai Islamic Bank's

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1 DR. HUSSEIN HAMID HASSAN
2 Shariah Board, did anyone ever tell you that those
3 gentlemen supported violence or terrorism in any
4 way?

5 A. Never.

6 Q. Have you ever met Osama Bin Laden?

7 A. Never.

8 Q. Have you ever talked to Osama Bin
9 Laden?

10 A. Never.

11 Q. Have you ever had any communications
12 with Osama Bin Laden?

13 A. No.

14 Q. Is Osama Bin Laden a terrorist?

15 A. Of course.

16 Q. What is your view on Osama Bin
17 Laden's terrorist activities?

18 MR. CARTER: Objection, foundation.

19 A. He is (Arabic) terrorist.

20 Q. Could you repeat your answer for the
21 court reporter?

22 A. Again the question?

23 Q. What is your view on Osama Bin
24 Laden's terrorist activities.

25 MR. CARTER: Objection, foundation.

25 (Pages 233 to 236)

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DR. HUSSEIN HAMID HASSAN

MR. HAEFELE: And form?

A. He is terrorist, and not only leading the evil, and leading what we are suffering in the whole world now.

Q. Has anyone ever expressed to you that Dubai Islamic Bank should help Osama Bin Laden or Alqaeda?

A. No.

Q. Did anyone ever tell you that Dubai Islamic Bank knowingly held accounts for terrorists?

A. No.

Q. Did anybody at Dubai Islamic Bank ever tell you that the bank had terrorist customers?

A. No.

Q. Had you been alerted that the bank -- let me start again.

If you had been alerted that Dubai Islamic Bank held an account for somebody affiliated with terrorism, what would you have done?

A. I should have -- I would have advised the management to close the account and to

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DR. HUSSEIN HAMID HASSAN

take action and to inform the Government. If the management is not informing the Government, I will do it myself, because this is not only against Islam but against the law of the country.

Q. I am going to show you what has been marked Exhibit 11 to your deposition. It is a newspaper article dated July 8, 1999. It also bears a July 7 date. It appears to be an article from the New York Times, that is entitled "US officials say aid for terrorists came through 2 Persian Gulf nations", and it bears Bates Stamp PEC-DIB000839 through 842. I know you had the chance to review it yesterday but please take any amount of time that you need to review it again.

A. I have got an idea.

Q. Prior to your preparation for today's deposition, which took place in 2017, had you ever seen the article that has been marked as Exhibit 11 to your deposition, the New York Times article from July 8, 1999?

A. No, I have not seen it.

Q. Were you personally involved at Dubai Islamic Bank in taking steps in response to the publication of that article in 1999 or

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DR. HUSSEIN HAMID HASSAN

thereafter?

A. I am not aware. I don't know.

Q. Are you aware of all the steps that Dubai Islamic Bank did take in response to the publication of the New York Times article that is Exhibit 11 to your deposition?

MR. CARTER: Objection, foundation.

A. I am not aware.

Q. Dr. Hassan, I appreciate you traveling here with us to the UK to do your deposition from Cairo. I just have a few more questions for you.

Have you ever heard anyone at Dubai Islamic Bank take a position in favor of violence or terrorism?

A. Again the question?

Q. Have you ever heard anyone at Dubai Islamic Bank take a position in favor of violence or terrorism?

A. No.

Q. In your view, is it against Islamic law to promote terrorism?

A. For sure, yes, it is against.

Q. Do you believe that it is consistent with Islam to ever attack civilians?

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DR. HUSSEIN HAMID HASSAN

A. No, not at all.

Q. Why?

A. Because this is clear in the Koran itself and the Sunnah of the Prophet and the practice of all Muslims.

Q. Would you ever be part of an organization that sought to help Alqaeda?

A. Never.

Q. Do you have any reason to believe in all of your years of experience with Dubai Islamic Bank that the bank sought to help terrorists or Alqaeda?

A. Never.

Q. If you ever learned that Dubai Islamic Bank was in fact intentionally assisting terrorists, what would you have done?

A. I would have taken very strong action, I mean, to direct to give order to the management, and if they don't take the appropriate action, I will go myself, informing the Government of Dubai to take action. As I said before, this is against Islam, against the cause of Islamic bank, against the law of the country, against the human -- the whole universe is fighting terrorism

26 (Pages 237 to 240)

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1 DR. HUSSEIN HAMID HASSAN
 2 now. The whole world is fighting terrorism.
 3 MR. COTTREAU: Thank you. Can we take
 4 a break?
 5 MR. CARTER: Sure.
 6 THE VIDEOGRAPHER: Going off the record
 7 at 12:15.
 8 (A short break).
 9 MR. COTTREAU: We are done. Do you have
 10 anything today or do you want to just start
 11 tomorrow?
 12 MR. CARTER: Let's just start tomorrow.
 13 MR. COTTREAU: Can we just end the
 14 deposition without wheeling him back in here?
 15 MR. CARTER: Yes.
 16 THE VIDEOGRAPHER: This is the end of
 17 tape two in the deposition of Dr. Hussein Hamid
 18 Hassan. Going off the record at 12:27.
 19
 20
 21
 22
 23
 24
 25

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1 DR. HUSSEIN HAMID HASSAN
 2 CERTIFICATE OF WITNESS
 3
 4 I, HUSSEIN HAMID HASSAN, am the witness in the
 5 foregoing deposition. I have read the foregoing
 6 statement and, having made such changes and
 7 corrections as I desired, I certify that the
 8 transcript is a true and accurate record of my
 9 responses to the questions put to me on 2 August,
 10 2017.
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Signed:
 Name: HUSSEIN HAMID HASSAN
 Date:

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1 DR. HUSSEIN HAMID HASSAN
 2 CERTIFICATE OF COURT REPORTER
 3
 4 I, AILSA WILLIAMS, an Accredited LiveNote
 5 Reporter, hereby certify that HUSSEIN HAMID HASSAN
 6 was duly sworn, that I took the Stenograph notes
 7 of the foregoing deposition and that the
 8 transcript thereof is a true and accurate record
 9 transcribed to the best of my skill and ability.
 10 I further certify that I am neither counsel for,
 11 related to, nor employed by any of the parties to
 12 the action in which the deposition was taken, and
 13 that I am not a relative or employee of any
 14 attorney or counsel employed by the parties
 15 hereto, nor financially or otherwise interested in
 16 the outcome of the action.
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 25

Signed:
 AILSA WILLIAMS
 DATED: AUGUST 14, 2017

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1 NAME OF CASE:
 2 DATE OF DEPOSITION:
 3 NAME OF WITNESS:
 4 Reason Codes:
 5 1. To clarify the record.
 6 2. To conform to the facts.
 7 3. To correct transcription errors.
 8 Page _____ Line _____ Reason _____
 9 From _____ to _____
 10 Page _____ Line _____ Reason _____
 11 From _____ to _____
 12 Page _____ Line _____ Reason _____
 13 From _____ to _____
 14 Page _____ Line _____ Reason _____
 15 From _____ to _____
 16 Page _____ Line _____ Reason _____
 17 From _____ to _____
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 19 From _____ to _____
 20 Page _____ Line _____ Reason _____
 21 From _____ to _____
 22 Page _____ Line _____ Reason _____
 23 From _____ to _____
 24
 25

27 (Pages 241 to 244)

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